Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 1 of 45

United States Bankruptcy Court Northern District of Illinois									Voluntary	Petition
Name of Debtor (if individua Omoike, Osedebame		Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Osedebamen A. Arquillano						used by the a		in the last 8 years):		
Last four digits of Soc. Sec. o (if more than one, state all)	or Individual-Taxpa	yer I.D. (IT)	IN) No./C	Complete E	IN Last for	our digits o	f Soc. Sec. or	r Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No 2324 W. Polk Street, Chicago, IL	•	and State):		ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
County of Residence or of the	e Principal Place of	Business:		60612	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Cook Mailing Address of Debtor (if different from street address): PO Box 804633 Chicago, IL ZIP Code 60680 Location of Principal Assets of Business Debtor (if different from street address above):					ng Address	of Joint Debt	or (if differe	nt from street address):	ZIP Code	
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check one box) Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organi			defined e) anization d States	defined "incurr	er 7 er 9 er 11 er 12 er 13 are primarily cod in 11 U.S.C. § ed by an indivi	Petition is Fi	busine for	ecognition ding ecognition		
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check Check Check Check	one box: Debtor is Debtor is if: Debtor's ato insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates; ble boxes: being filed w ces of the pla	Chapter 11 less debtor as usiness debtor ncontingent 1) are less than ith this petiti n were solici	Debtors s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (excludin \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Ir ☐ Debtor estimates that func ☐ Debtor estimates that, afte there will be no funds ava	ds will be available or any exempt propo ilable for distributi	erty is exclu	ided and	administrati		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
Estimated Number of Credito	- 200-		5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	,000 to \$1	to \$10 to] 510,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	,000 to \$1	to \$10 to	310,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 2 of 45

Page 2 Name of Debtor(s): Voluntary Petition Omoike, Osedebamen A. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. (Date) Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Document Page 3 of 45

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Osedebamen A. Omoike

Signature of Debtor Osedebamen A. Omoike

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 30, 2009

Date

Signature of Attorney*

X /s/ Robert R. Benjamin

Signature of Attorney for Debtor(s)

Robert R. Benjamin 0170429

Printed Name of Attorney for Debtor(s)

Querrey & Harrow, Ltd.

Firm Name

175 W. Jackson Boulevard, Suite 1600 Chicago, IL 60604

Address

Email: rbenjamin@querrey.com

(312)540-7000 Fax: (312)540-0578

Telephone Number

January 30, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Omoike, Osedebamen A.

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 4 of 45

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		1 to the H District of Hillion		
In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 5 of 45

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Osedebamen A. Omoike
Osedebamen A. Omoike
Date: January 30, 2009

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 6 of 45

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Osedebamen A. Omoike		Case No		
		Debtor	,		
			Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,574,000.00		
B - Personal Property	Yes	4	128,773.20		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,694,094.80	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,756.14	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		0.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			6,396.25
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,894.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	1,702,773.20		
			Total Liabilities	1,697,850.94	

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 7 of 45

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

ter	_
	7
	A (28 U.S.C. § 159) de (11 U.S.C.§ 101(8)), fili
You are not requ	ired to

Entered 01/30/09 16:37:35 Desc Main Case 09-03004 Doc 1 Filed 01/30/09 Page 8 of 45 Document

B6A (Official Form 6A) (12/07)

In re	Osedebamen A. Omoike	Case No.	
_		Debtor ,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2 unit brick 2324 W. Polk, Unit 2 Chicago, IL 60612	tenancy by entirety	J	420,000.00	413,243.00
4 unit 3821 W. Fillmore St. Chicago, IL		W	300,000.00	355,500.00
condominium 1040 W. Adams St., Unit 231 Chicago, IL		W	254,000.00	220,500.00
2 unit 3500 W. Van Buren Chicago, IL		W	240,000.00	283,200.00
Condominium, Unit 1141 16013 S. Desert Foothills Parkway Phoenix, AZ		W	150,000.00	196,500.00
Condominium 2711 W. Congress Parkway, Unit 1 Chicago, IL 60612		W	210,000.00	227,371.00

Sub-Total > 1,574,000.00 (Total of this page)

1,574,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 9 of 45

B6B (Official Form 6B) (12/07)

In re	Osedebamen A. Omoike	Case No	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Chase checking (9569)	W	427.54
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	checking (5169)	J	411.15
	unions, brokerage houses, or cooperatives.	checking (2507)	w	240.86
	cooperatives.	checking (2206)	w	8.17
		savings (5404)	w	37.87
		ING checking (1505)	W	2,037.23
		checking (0824)	W	889.59
		checking (0035)	W	10.06
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and	household goods and furnishings at 2324 W. Polk (residence)	J	2,500.00
	computer equipment.	10 fridges, 10 stoves, washer driver, at all properties	W	950.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	wearing apparel	w	500.00
7.	Furs and jewelry.	furs and jewelry	W	2,000.00
				40.040.47

³ continuation sheets attached to the Schedule of Personal Property

10,012.47

Sub-Total >

(Total of this page)

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Page 10 of 45 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Osedebamen A. Omoike	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Western Reserve Life Assurance (cash value \$3796 less surrender charge \$16,220)	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or		Bright Start (218436301) (owner/but beneficiaries are minors and unrelated to debtor)	-	3,236.98
	under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).		Bright Start (218400771) (owner/but beneficiaries are minors and unrelated to debtor)	-	3,236.98
	11 U.S.C. § 521(c).)		Bright Start (218459801) (owner/but beneficiaries are minors and unrelated to debtor)	-	3,176.86
12.	Interests in IRA, ERISA, Keogh, or		TIAA/CREF 403(b) retirement plan	w	38,962.00
	other pension or profit sharing plans. Give particulars.		State University Retirement System	w	18,179.00
			Vanguard 403(b)	w	6,893.00
			Prudential Roth IRA	w	38,067.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.		James Lamson , uncollected outstanding amount	J	5,307.91
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sheet __1__ of __3__ continuation sheets attached to the Schedule of Personal Property

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 11 of 45

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Osedebamen A. Omoike	Case No
		;

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.		State of Illinois Registered Professional Nurse icense	W	1.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1	998 LandRover Discovery	W	1,700.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
			T)	Sub-Tota of this page)	al > 1,701.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 12 of 45

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Osedebamen A. Omoike	Case No.
-		Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00** (Total of this page)

Total >

128,773.20

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 13 of 45

B6C (Official Form 6C) (12/07)

In re	Osedebamen A. Omoike	Case No
		· · · · · · · · · · · · · · · · · · ·

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2 unit brick 2324 W. Polk, Unit 2 Chicago, IL 60612	735 ILCS 5/12-901 735 ILCS 5/12/112 - Homest tenants by the entirety	15,000.00 ead 420,000.00	420,000.00
Checking, Savings, or Other Financial Accounts, C Chase checking (9569)	certificates of Deposit 735 ILCS 5/12-1001(b)	427.54	427.54
checking (5169)	735 ILCS 5/12-1001(b)	205.57	411.15
checking (2507)	735 ILCS 5/12-1001(b)	240.86	240.86
ING checking (1505)	735 ILCS 5/12-1001(b)	376.00	2,037.23
Household Goods and Furnishings household goods and furnishings at 2324 W. Polk (residence)	735 ILCS 5/12-1001(b)	1,250.00	2,500.00
Wearing Apparel wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> furs and jewelry	735 ILCS 5/12-1001(b)	1,500.00	2,000.00
Interests in an Education IRA or under a Qualified Bright Start (218436301) (owner/but beneficiaries are minors and unrelated to debtor)	State Tuition Plan 735 ILCS 5/12-1001(j)	3,236.98	3,236.98
Bright Start (218400771) (owner/but beneficiaries are minors and unrelated to debtor)	735 ILCS 5/12-1001(j)	3,236.98	3,236.98
Bright Start (218459801) (owner/but beneficiaries are minors and unrelated to debtor)	735 ILCS 5/12-1001(j)	3,176.86	3,176.86
Interests in IRA, ERISA, Keogh, or Other Pension of	or Profit Sharing Plans		00.000.00
TIAA/CREF 403(b) retirement plan	735 ILCS 5/12-1006	38,962.00	38,962.00
State University Retirement System	735 ILCS 5/12-1006	18,179.00	18,179.00
Vanguard 403(b)	735 ILCS 5/12-1006	6,893.00	6,893.00
Prudential Roth IRA	735 ILCS 5/12-1006	38,067.00	38,067.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1998 LandRover Discovery	735 ILCS 5/12-1001(c)	1,700.00	1,700.00
_	-	Total: 552,951.79	541,568.60

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Page 14 of 45 Document

B6D (Official Form 6D) (12/07)

In re	Osedebamen A. Omoike	Case No.	
_			
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H V J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGEZ	U D I S P U T E D A	VALUE OF	UNSECURED PORTION, IF ANY
Account No. 0652842885-4 CitiMortgage, Inc. PO Box 183040 Columbus, OH 43218		-	first mortgage on 1040 W. Adams St., Unit 231	Ť	A T E D		
Account No. 182585526	+	-	Value \$ 254,000.00 mortgage on 2324 W. Polk	\mathbb{H}		185,231.00	0.00
Countrywide Bank PO Box 650070 Dallas, TX 75265	x	-	Chicago, IL Value \$ 420,000.00			413,243.00	0.00
Account No. 155961627	+		first mortgage on 3821 W. Fillmore	Н		413,243.00	0.00
Countrywide Home Loans PO Box 650070 Dallas, TX 75265		-	Value \$ 300,000.00			315,422.00	15,422.00
Account No. 155961635			second mortgage on 3821 W. Fillmore	Ħ		,	
Countrywide Home Loans PO Box 650070 Dallas, TX 75265		-					
	┚		Value \$ 0.00			39,664.00	39,664.00
2 continuation sheets attached			(Total of	Subt this p		953,560.00	55,086.00

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Page 15 of 45 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Osedebamen A. Omoike	Case No	
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEX	Q U I D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 125093808 Countrywide Home Loans PO Box 650225 Dallas, TX 75265		-	first mortgage on 2711 W. Congress Parkway Unit 1	Т	A T E D			
	4		Value \$ 210,000.00	_	_		182,000.00	0.00
Account No. 125093752 Countrywide Home Loans PO Box 650070 Dallas, TX 75265		-	2nd mortgage on 2711 W. Congress Pkwy., Unit 1					
	4		Value \$ 0.00	1	1		43,371.00	43,371.00
Account No. 0011858891 EMC Mortgage Corp. PO Box 619063 Dallas, TX 75261-9063		-	1st mortgage 3500 W. Van Buren Value \$ 240,000.00				227,285.42	0.00
Account No. 0014046239 EMC Mortgage Corp. PO Box 619063 Dallas, TX 75261-9063		-	second mortgage 3500 W. Van Buren Value \$ 0.00				55,905.78	55,905.78
Account No. 1001937319 Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Littleton, CO 80129		-	2nd mortgage 1040 W. Adams, Unit 231 Value \$ 0.00				35,292.00	35,292.00
Sheet <u>1</u> of <u>2</u> continuation sheets at Schedule of Creditors Holding Secured Clair		d to		Sub this		- 1	543,854.20	134,568.78

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 16 of 45

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Osedebamen A. Omoike	Case No	
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3010578262 Washington Mutual PO Box 9001123 Louisville, KY 40290-1123		_	first mortgage 16013 S. Desert Foothills Parkway Unit 1141 Phoenix, AZ Value \$ 150,000,00	T	DATED		474 994 69	24 894 60
Account No. 0743951717 Washington Mutual Specialized Loans Dept. FSC0157 PO Box 100512 Florence, SC 29502		_	Value \$ 150,000.00 2nd mortgage 16013 S. Desert Foothills Parkway Unit 1141 Phoenix, AZ				174,884.60	24,884.60
Account No.			Value \$ 0.00				21,796.00	21,796.00
Account No.			Value \$					
Account No.			Value \$ Value \$					
Sheet 2 of 2 continuation sheets attack. Schedule of Creditors Holding Secured Claims		d to		L Sub his			196,680.60	46,680.60
Civilian Civ			(Report on Summary of So	7	ota	ıl	1,694,094.80	236,335.38

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Page 17 of 45 Document

B6E (Official Form 6E) (12/07)

			a
In re	Osedebamen A. Omoike		Case No.
		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated."
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to $$10,950$ * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. $$507(a)(4)$.
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 18 of 45

B6E (Official Form 6E) (12/07) - Cont.

In re	Osedebamen A. Omoike		Case No.	
_	_	Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	002H-ZGEZH		D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. 17-17-211-048-1050			2007 second installment	Ť	DATED			
Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197-4468		-						0.00
Account No. 17-17-211-048-1434			2007 Second Installment				3,503.04	3,503.04
Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197-4468		-						0.00
							253.10	253.10
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets a)	Subt				0.00
Schedule of Creditors Holding Unsecured I	Priority	Cla	aims (Total of t		oag ota		3,756.14	3,756.14 0.00
			(Report on Summary of Sc				3,756.14	3,756.14

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 19 of 45

B6F (Official Form 6F) (12/07)

In re	Osedebamen A. Omoike	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure							
CREDITOR'S NAME, MAILING ADDRESS	30 O		usband, Wife, Joint, or Community	200	U N	D_6	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBFOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	NT L Z G E :	UNLIQUIDATED	PUTED	AMOUNT OF CLAIM
Account No.				T	A T F		
					Ď		
Account No.							
Account No.							
				_			
Account No.							
				Subt	ota	1	
continuation sheets attached			(Total of t	his 1	pag	e)	
					`ota		
			(Report on Summary of So	ched	lule	s)	0.00

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 20 of 45

B6G (Official Form 6G) (12/07)

In re	Osedebamen A. Omoike	Case No	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Annie Rice 3500 W. Van Buren, Unit 1 Chicago, IL

Carols Monteagudo 1040 W. Adams, unit 231 Chicago, IL

Cherice Jones

James Murray & Amanda Bjornson 16013 Desert Foothills #1141 Unit 1141 Phoenix, AZ

Lamont Anthony 3821 W. Fillmore, Unit 2F Chicago, IL

Onetha Brown 2711 W. Congress Parkway Unit 1 Chicago, IL

Sherri Fields 3821 W. Fillmore, Unit 2B Chicago, IL

Sonya Rice 3500 W. Van Buren, Unit 2 Chicago, IL

Virginia Fields 3821 W. Fillmore, Unit 1F Chicago, IL Residential lease 3500 W. Van Buren, Unit 1 @ \$1,180.00 expires Oct. 2009

Residential Lease, Unit 231 1040 W. Adams @ \$1,500/month expires 10/31/2009

@ \$650/month expries 5/31/2009

16013 Desert Foothills #1141, Phoenix, AZ

Residential lease 3821 W. Fillmore, Unit 1R

@ \$940.00/month expires Oct. 2009

Residential lease 3821 W. Fillmore, Unit 2F @ \$788.00 expires January 2009

Residential Lease, Unit 1 2711 W. Congress Parkway @ \$1,200/month expires 12/27/2008

Residential lease 3821 W. Fillmore, Unit 2B @ \$650.00/month expires 5/31/2009

Residential lease 3500 W. Van Buren, Unit 2 @ \$1,350.00 expires Nov., 2009

Residential lease 3821 W. Fillmore, Unit 1F @ \$700/month expires 5/31/2009

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 21 of 45

B6H (Official Form 6H) (12/07)

In re	Osedebamen A. Omoike	Case No	
_			
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Marlito Arquillano

Countrywide Bank
PO Box 650070
Dallas, TX 75265

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 22 of 45

B6I (Official Form 6I) (12/07)

In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE								
Married	RELATIONSHIP(S): None.	AGE(S):							
Employment:	DEBTOR		SPOUSE						
Occupation	nurse	nurse							
Name of Employer	University of Illinois	University of	Chicago						
How long employed	3 years	8 years							
Address of Employer	902 S. Marshfield Chicago, IL	5841 S. Mary Chicago, IL	land						
	or projected monthly income at time case filed)		DEBTOR		SPOUSE				
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)	\$ _	3,424.20	\$	5,618.53				
2. Estimate monthly overtime		\$ _	0.00	\$ _	0.00				
3. SUBTOTAL		\$_	3,424.20	\$_	5,618.53				
4. LESS PAYROLL DEDUCTION									
a. Payroll taxes and social	security	\$ _	1,416.36	\$_	1,378.25				
b. Insurance		\$_	0.00	\$_	276.91				
c. Union dues		\$_	0.00	\$_	47.86				
d. Other (Specify)	See Detailed Income Attachment		0.00	\$ _	402.10				
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	1,416.36	\$_	2,105.12				
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	2,007.84	\$_	3,513.41				
7. Regular income from operation	on of business or profession or farm (Attach detailed stat	ement) \$ _	0.00	\$	0.00				
8. Income from real property		\$ _	0.00	\$	0.00				
9. Interest and dividends		\$ _	0.00	\$	0.00				
dependents listed above	pport payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$_	0.00				
11. Social security or government (Specify):	nt assistance	\$	0.00	\$	0.00				
(Specify).			0.00	\$ -	0.00				
12. Pension or retirement income	<u>a</u>		0.00	\$ -	0.00				
13. Other monthly income		Ψ_	0.00	Ψ_	0.00				
	of St. Francis (net)	\$	0.00	\$	875.00				
		\$	0.00	\$	0.00				
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$_	0.00	\$_	875.00				
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$_	2,007.84	\$_	4,388.41				
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line	: 15)	\$	6,396	.25				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 23 of 45

B6I (Official Form 6I) (12/07)

In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

personal accid. insurance	\$ 0.0)0 \$	2.30
disability	\$ 0.0)0 \$	14.14
worksite ins.	\$ 0.0)0 \$	10.00
Vanguard life ins.	\$ 0.0)0 \$	375.66
Total Other Payroll Deductions	\$ 0.0	30 \$	402.10

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 24 of 45

B6J (Official Form 6J) (12/07)

In re	e Osedebamen A. Omoike		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,552.00
a. Are real estate taxes included? Yes X No	-	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	42.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	300.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	150.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other husband's credit card expense	\$	1,500.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Uniforms	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	6,894.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	L	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	6,396.25
b. Average monthly expenses from Line 18 above	\$	6,894.00
c. Monthly net income (a. minus b.)	\$	-497.75

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 25 of 45

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Osedebamen A. Omoike			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury the 19 sheets, and that they are true and cor				
Date	January 30, 2009	Signature	/s/ Osedebamen A. Omoi Osedebamen A. Omoi Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 26 of 45

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$104,472.00 2007 wages \$90,579.00 2006 wages

\$87,537.00 2008 wages (through October)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,400.00 2007 interest income

\$1,095.00 2007 tax refund

\$1,008.00 2006 interest income

\$870.00 2006 tax refund

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

TRANSFERS TRANSFERS OWING

\$6.639.00

Citi PO Box 6000

NAME AND ADDRESS OF CREDITOR

The Lakes, NV 89163

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

Aug. - Nov.

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

\$3.389.72

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 28 of 45

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 29 of 45

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE **Consumer Credit Counseling Service** October 2008 \$50.00

of Atlanta 100 Edgewood Ave., Suite 1800 Atlanta, GA 30303

Nov. 2008 \$500.00 **Querrey & Harrow** 175 W. Jackson Boulevard, Suite 160 Jan. 2008 \$7,000.00

Chicago, IL 60604

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND DATE OF SALE DIGITS OF ACCOUNT NUMBER. NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING Chase checking ...8183 Oct. 2008 checking ...5647 Oct. 2008 Chase

Chase checking ...3530 Oct. 2008 4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER PROPERTY

Osedebamen A. Omoike

Owner/but beneficiaries are minors and unrelated to debtor

Account #218436301

\$3,236.98

Osedebamen A. Omoike Owner/but beneficiaries are minors and

unrelated to debtor Account # 218400771

\$3,236.98

Osedebamen A. Omoike Owner/but beneficiaries are minors and

unrelated to debtor Account # 218459801

\$3,176.86

LOCATION OF PROPERTY

Chase Investment Services 1130 S. Canal Street Chicago, IL 60607

Chase Investment Services 1130 S. Canal Street Chicago, IL 60607

Chase Investment Services 1130 S. Canal Street

1130 S. Canal Street Chicago, IL 60607

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

NAME

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND
NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 32 of 45

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

None

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

INVENTORY SUPERVISOR

DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

7

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 33 of 45

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an

employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 30, 2009 Signature /s/ Osedebamen A. Omoike

Osedebamen A. Omoike

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 34 of 45

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Osedebamen A. Omoike			
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: CitiMortgage, Inc.	Describe Property Securing Debt: first mortgage on 1040 W. Adams St., Unit 231
Property will be (check one):	
■ Surrendered □ Retained	d
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example,	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 2	
Creditor's Name: Countrywide Bank	Describe Property Securing Debt: mortgage on 2324 W. Polk Chicago, IL
Property will be (check one):	
☐ Surrendered ■ Retained	d
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example,	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 35 of 45

B8 (Form 8) (12/08)		Page 2
Property No. 3		
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: first mortgage on 3821 W. Fillmore
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 4]
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: second mortgage on 3821 W. Fillmore
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 5		
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: first mortgage on 2711 W. Congress Parkway Unit 1
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	,	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 36 of 45

B8 (Form 8) (12/08)		_	Page 3
Property No. 6			
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: 2nd mortgage on 2711 W. Congress Pkwy., Unit 1	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 7]	
Creditor's Name: EMC Mortgage Corp.		Describe Property Securing Debt: 1st mortgage 3500 W. Van Buren	
Property will be (check one): Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 8]	
Creditor's Name: EMC Mortgage Corp.		Describe Property Securing Debt: second mortgage 3500 W. Van Buren	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):	-		
☐ Claimed as Exempt		■ Not claimed as exempt	

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 37 of 45

B8 (Form 8) (12/08)		_	Page 4
Property No. 9			
Creditor's Name: Specialized Loan Servicing LLC		Describe Property Securing Debt: 2nd mortgage 1040 W. Adams, Unit 231	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 10			
Creditor's Name: Washington Mutual		Describe Property Securing Debt: first mortgage 16013 S. Desert Foothills Parkway Unit 1141 Phoenix, AZ	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 38 of 45

B8 (Form 8) (12/08)			Page 5	
Property No. 11				
Creditor's Name: Washington Mutual		Describe Property Securing Debt: 2nd mortgage 16013 S. Desert Foothills Parkway Unit 1141 Phoenix, AZ		
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (checon Redeem the property Reaffirm the debt Other. Explain		id lien using 11 U.S.C		
☐ Claimed as Exempt		■ Not claimed as exc	empt	
PART B - Personal property subject to un Attach additional pages if necessary.)	nexpired leases. (All three	columns of Part B mu	ast be completed for each unexpired lease.	
Property No. 1			T	
Lessor's Name: Annie Rice	Describe Leased Properties Lease 350 Unit 1 @ \$1,180.00 expires	00 W. Van Buren,	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 2				
Lessor's Name: Carols Monteagudo	Describe Leased Pro Residential Lease, U Adams @ \$1,500/month expi	nit 231 1040 W.	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 3			,	
Lessor's Name: Cherice Jones	Describe Leased Pro Residential lease 382 1R @ \$650/month exprise	21 W. Fillmore, Unit	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 4				
Lessor's Name: James Murray & Amanda Bjornson	Describe Leased Pro 16013 Desert Foothil AZ @ \$940.00/month exp	ls #1141, Phoenix,	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 5			<u>'</u>	

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 39 of 45

B8 (Form 8) (12/08)			Page 6	
Lessor's Name: Lamont Anthony	Describe Leased Pr Residential lease 3 2F @ \$788.00 expires	821 W. Fillmore, Unit	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 6	1			
Lessor's Name: Onetha Brown	Describe Leased Pr Residential Lease, 2711 W. Congress \$1,200/month expires 12/27/2008	U.S.C. § 365(p)(2): ■ YES □ NO		
Property No. 7	1			
Lessor's Name: Sherri Fields	Describe Leased Pr Residential lease 3 2B @ \$650.00/month e	821 W. Fillmore, Unit	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 8]			
Lessor's Name: Sonya Rice	Describe Leased Property: Residential lease 3500 W. Van Buren, Unit 2 @ \$1,350.00 expires Nov., 2009		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
Property No. 9	1			
Lessor's Name: Virginia Fields	Describe Leased Property: Residential lease 3821 W. Fillmore, Unit 1F @ \$700/month expires 5/31/2009		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO	
I declare under penalty of perjury that the personal property subject to an unexpired		$^{\prime}$ intention as to any pr	operty of my estate securing a debt and/or	
Date January 30, 2009	_ Signature	Isl Osedebamen A. Omoike Osedebamen A. Omoike Debtor		

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 40 of 45
United States Bankruptcy Court
Northern District of Illinois

In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR D	EBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplate	e filing of the petition in bankruptcy	, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	7,499.00
	Prior to the filing of this statement I have recei	ved	\$	7,499.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	Γhe source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed of	compensation with any other person	unless they are men	abers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
a l	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and r b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of cr d. [Other provisions as needed]	endering advice to the debtor in det statement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
6. l	By agreement with the debtor(s), the above-disclose Representation of the debtors in any other adversary proceeding.			ces, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated	l: January 30, 2009	/s/ Robert R. Ben		
		Robert R. Benjam Querrey & Harrov		
		175 W. Jackson E	Boulevard, Suite	1600
		Chicago, IL 60604 (312)540-7000 Fa	4	
		rbenjamin@queri		•

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this	notice required by § 342(b) of the Bankruptcy Code	e.
Robert R. Benjamin 0170429	X /s/ Robert R. Benjamin	January 30, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
175 W. Jackson Boulevard, Suite 1600 Chicago, IL 60604 (312)540-7000 rbenjamin@querrey.com		
$\mathbf{C} \boldsymbol{\varepsilon}$ I (We), the debtor(s), affirm that I (we) have rece	ertificate of Debtor vived and read this notice.	
Osedebamen A. Omoike	X /s/ Osedebamen A. Omoike	January 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 09-03004 Doc 1 Filed 01/30/09 Entered 01/30/09 16:37:35 Desc Main Document Page 43 of 45

United States Bankruptcy Court Northern District of Illinois

		Northern District of Infinois		
In re	Osedebamen A. Omoike		Case No.	
		Debtor(s)	Chapter	7
	VEF	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	19
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	January 30, 2009	/s/ Osedebamen A. Omoike Osedebamen A. Omoike		

Annie Rice 3500 W. Van Buren, Unit 1 Chicago, IL

Carols Monteagudo 1040 W. Adams, unit 231 Chicago, IL

Cherice Jones

CitiMortgage, Inc. PO Box 183040 Columbus, OH 43218

Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197-4468

Countrywide Bank PO Box 650070 Dallas, TX 75265

Countrywide Home Loans PO Box 650070 Dallas, TX 75265

Countrywide Home Loans PO Box 650225 Dallas, TX 75265

EMC Mortgage Corp. PO Box 619063 Dallas, TX 75261-9063

James Murray & Amanda Bjornson 16013 Desert Foothills #1141 Unit 1141 Phoenix, AZ

Lamont Anthony 3821 W. Fillmore, Unit 2F Chicago, IL

Marlito Arquillano

Onetha Brown 2711 W. Congress Parkway Unit 1 Chicago, IL

Sherri Fields 3821 W. Fillmore, Unit 2B Chicago, IL

Sonya Rice 3500 W. Van Buren, Unit 2 Chicago, IL

Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Littleton, CO 80129

Virginia Fields 3821 W. Fillmore, Unit 1F Chicago, IL

Washington Mutual PO Box 9001123 Louisville, KY 40290-1123

Washington Mutual Specialized Loans Dept. FSC0157 PO Box 100512 Florence, SC 29502